

Empty pews take a financial toll on many US congregations

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As some [350,000 American churches and other houses of worship](#) scramble to meet the [spiritual and – increasingly – material needs](#) of [their members remotely](#), they are doing so on a tighter budget than usual.

That's because they're missing out on the substantial weekly donations that support their work. In most American weekly worship services, [collection plates](#) are passed around to finance congregations' activities. And congregations from coast to coast have [stopped holding in-person services](#) due to the coronavirus pandemic.

In [studying trends in religious giving](#), we have observed disparities by [race, religion, size and location](#) in the [donations congregations receive](#). Just as COVID-19 is taking a [bigger toll in many low-income communities](#), we believe that the same is true for congregations in those same communities.

In our view, how COVID-19 affects religious communities will vary based on congregations' collection practices, their ability to [harness digital tools](#) and the depth of their cash reserves.

Collecting donations at services

Among all congregations, the average congregation obtained 78% of its total annual revenue from giving during its worship services in 2018, when we conducted a detailed survey about [congregations' finances](#).

Almost all Christian congregations, which make up the [vast majority](#) of the nation's houses of worship, pass collection plates during their worship services. For most Jewish, Muslim, Buddhist and Hindu congregations, however, giving occurs outside religious services.

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Passing the collection plate

Nearly all Christian congregations ask people at worship services for donations. Less than a third of Jewish, Muslim and other non-Christian congregations make that a common practice.



Chart: The Conversation, CC-BY-ND • Source: [National Study of Congregations' Economic Practices](#) • [Get the data](#)

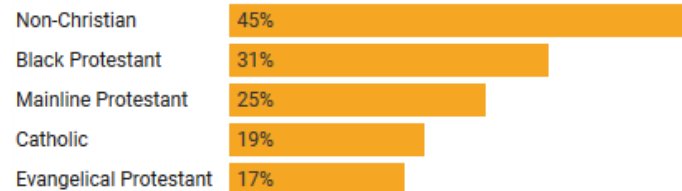
A digital divide for religion

We also found that less than half of all congregations, [about 46%](#), had some type of online giving set up as of 2018. The share of congregations able to collect donations digitally was even smaller among black churches, at 31%, rural congregations, with 36%, and congregations with fewer than 100 members, also at 31%.

In contrast, most large congregations and nearly all non-Christian congregations, were collecting donations online by then. Among congregations of all faiths with established online giving options, on average [23% of their total revenue came in digitally](#) at that time.

Online giving to US congregations

The degree to which congregations rely on online giving generally varies by religious tradition.



Percentages reflect share of revenue from online giving only for the congregations that had online giving set up when the data was collected in 2018.

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Saving money

Congregations must consider multiple fundraising approaches at a time when many of their members who had supported them financially in the past are [losing their jobs](#).

Significantly, we found that [39% of all congregations](#) didn't have enough funds to cover three months' worth of expenses.

Meanwhile, most non-Christian congregations [tended to have at least that amount of money saved up](#).

Rural congregations generally were better able to withstand a short-term loss of funds than those in cities and suburbs, according to the data we collected.

Congregations lacking enough savings for 3 months of expenses



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COVID-19 is causing an [economic crisis for congregations](#) throughout the U.S. However, we find religious leaders to be [resilient, innovative](#) and up to the task of leading their congregations and communities through uncharted waters in matters of both faith and finances.

While some congregations will not survive, we expect to see many congregations emerge from this crisis bruised, but not beaten.

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